

Pezza Cash Reconciliation
1/31/2018

Beginning Adjusted Cash Balance		<u>20,837.94</u>
Bank Balance	Beginning	3,084.37
Add:	Deposits	13,644.62
Less:	Disbursements	<u>(9,084.13)</u>
Bank Balance	Ending	7,644.86 S
Add:		
8B Charles St.	Rents	1,300.00
10A Charles St.	Rents	1,000.00
878 River Dr.	Rents	<u>0.00</u>
Total Cash Additions		2,300.00
Less:		
8B Charles St.	Rental Expenses	0.00
10A Charles St.	Rental Expenses	0.00
878 River Dr.	Rental Expenses	<u>0.00</u>
Total Cash Disbursements		0.00
Adjusted Cash Balance		<u><u>27,698.43</u></u>

The Rents and expenses are as per Nicholas Pezza

Nicholas Pezza

7-13-18

TBL

In re Nicholas Pezza
Debtor

Case No. 16-3371
Reporting Period: January 31, 2018

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					20,838		149,122	
RECEIPTS								
CASH SALES					7,148		71,360	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
Rent					2,300		32,240	
TOTAL RECEIPTS					9,448		103,600	
DISBURSEMENTS								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES					1,884		1,884	
INVENTORY PURCHASES							68,710	
SECURED/ RENTAL/ LEASES								
INSURANCE					704		2,648	
ADMINISTRATIVE								
Utilities							2,100	
OTHER (ATTACH LIST)								
Real estate taxes							10,000	
OWNER DRAW *							1,660	
TRANSFERS (TO DIP ACCTS)								
Repairs							800	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
TOTAL DISBURSEMENTS					2,587		68,001	
NET CASH FLOW					6,860		15,598	
CASH - END OF MONTH					27,698		164,720	

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES (FROM CURRENT MONTH ACTUAL COLUMN)	
TOTAL DISBURSEMENTS	27,698
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	27,698

Nicholas Pezza 7.13.18

In re Nicholas Pezza
Debtor

Case No. 16-3371
Reporting Period: 1/31/18

7-13-18

STATEMENT OF OPERATIONS
(Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

REVENUES	Month	Cumulative Filing to Date
Gross Revenues		0
Less: Returns and Allowances		
Net Revenue		0
COST OF GOODS SOLD		
Beginning Inventory		
Add: Purchases		
Add: Cost of Labor		
Add: Other Costs (attach schedule)		
Less: Ending Inventory		
Cost of Goods Sold		0
Gross Profit		0
OPERATING EXPENSES		
Advertising		
Auto and Truck Expense		
Bad Debts		
Contributions		
Employee Benefits Programs		
Insider Compensation*		
Insurance		704
Management Fees/Bonuses		
Office Expense		
Pension & Profit-Sharing Plans		
Repairs and Maintenance		
Rent and Lease Expense		
Salaries/Commissions/Fees		
Supplies		6,317
Taxes - Payroll		
Taxes - Real Estate		
Taxes - Other (sales & use)		2,063
Travel and Entertainment		
Utilities		
Other (attach schedule)		
Total Operating Expenses Before Depreciation		9,084
Depreciation/Depletion/Amortization		
Net Profit (Loss) Before Other Income & Expenses		-9,084
OTHER INCOME AND EXPENSES		
Other Income (attach schedule)		
Interest Expense		
Other Expense (attach schedule)		
Net Profit (Loss) Before Reorganization Items		
REORGANIZATION ITEMS		
Professional Fees		
U. S. Trustee Quarterly Fees		
Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet)		
Gain (Loss) from Sale of Equipment		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Expenses		
Income Taxes		
Net Profit (Loss)	\$	\$

*"Insider" is defined in 11 U.S.C. Section 101(31).

Bank

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SAVING BANK OF NEW JERSEY



00101 AV 0370 FTT001040011818144691 0010 07 05
NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ
488 DEWEY AVE
SADDLE BROOK NJ 07663

Page 1 of 4
Statement Period: Dec 18 2017-Jan 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

000000 21 3796



Chapter 11 Checking

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Account # 434-0042657

ACCOUNT SUMMARY

Beginning Balance	2,178.13	Average Collected Balance	1,865.00
Electronic Deposits	3,586.00	Interest Earned This Period	0.00
Checks Paid	849.04	Interest Paid Year-to-Date	0.00
Electronic Payments	3,057.28	Annual Percentage Yield Earned	0.00%
Other Withdrawals	850.00	Days in Period	31
Ending Balance	1,007.81		

Electronic Deposits

DATE	DESCRIPTION	AMOUNT
12/18	ATM CHECK DEPOSIT, *****45184675656 AUT 121517 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	1,550.00
12/26	ATM CHECK DEPOSIT, *****45184675656 AUT 122517 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	105.00
12/26	ATM CHECK DEPOSIT, *****45184675656 AUT 122517 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	105.00
12/29	ATM CASH DEPOSIT, *****45184675656 AUT 122917 ATM CASH DEPOSIT 150 MAIN ST LODI * NJ	400.00
01/05	ATM CHECK DEPOSIT, *****45184675656 AUT 010518 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	911.00
01/05	ATM CHECK DEPOSIT, *****45184675656 AUT 010518 ATM CHECK DEPOSIT 600 MARKET STREET ELMWOOD PARK * NJ	105.00
01/09	ATM CHECK DEPOSIT, *****45184675656 AUT 010818 ATM CHECK DEPOSIT 150 MAIN ST LODI * NJ	200.00
01/12	ATM CHECK DEPOSIT, *****45184675656 AUT 011118 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	105.00
01/16	ATM CHECK DEPOSIT, *****45184675656 AUT 011418 ATM CHECK DEPOSIT 150 MAIN STREET LODI * NJ	105.00
	Subtotal:	3,586.00

Call 1-800-937-2500 for 24-hour Bank-by-Phone services or connect to www.sdbank.com
Only Funds ATMs, Money Orders, and Deposits are accepted.

Your ending balance shown on this statement is:

- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.

Subtotal by adding lines 1 and 2.

- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1.087.354

Total
Deposits

Sub Total

Total Withdrawals

Adjusted Balance

AMERICAN AIRLINES
UNITED STATES
AIRLINES

DATE	DESCRIPTION	AMOUNT	BALANCE
10/1/10	Initial deposit	100.00	100.00
10/5/10	Withdrawal	25.00	75.00
10/10/10	Deposit	50.00	125.00
10/15/10	Withdrawal	10.00	115.00
10/20/10	Deposit	75.00	190.00
10/25/10	Withdrawal	30.00	160.00
10/30/10	Deposit	40.00	200.00
11/5/10	Withdrawal	15.00	185.00
11/10/10	Deposit	60.00	245.00
11/15/10	Withdrawal	20.00	225.00
11/20/10	Deposit	80.00	305.00
11/25/10	Withdrawal	35.00	270.00
11/30/10	Deposit	55.00	325.00
12/5/10	Withdrawal	18.00	307.00
12/10/10	Deposit	65.00	372.00
12/15/10	Withdrawal	22.00	350.00
12/20/10	Deposit	90.00	440.00
12/25/10	Withdrawal	40.00	400.00
12/30/10	Deposit	70.00	470.00
1/5/11	Withdrawal	28.00	442.00
1/10/11	Deposit	85.00	527.00
1/15/11	Withdrawal	32.00	495.00
1/20/11	Deposit	95.00	590.00
1/25/11	Withdrawal	45.00	545.00
1/30/11	Deposit	75.00	620.00
2/5/11	Withdrawal	30.00	590.00
2/10/11	Deposit	100.00	690.00
2/15/11	Withdrawal	48.00	642.00
2/20/11	Deposit	80.00	722.00
2/25/11	Withdrawal	38.00	684.00
2/28/11	Deposit	60.00	744.00
3/5/11	Withdrawal	25.00	719.00
3/10/11	Deposit	90.00	809.00
3/15/11	Withdrawal	42.00	767.00
3/20/11	Deposit	70.00	837.00
3/25/11	Withdrawal	35.00	802.00
3/30/11	Deposit	85.00	887.00
4/5/11	Withdrawal	20.00	867.00
4/10/11	Deposit	110.00	977.00
4/15/11	Withdrawal	50.00	927.00
4/20/11	Deposit	90.00	1017.00
4/25/11	Withdrawal	40.00	977.00
4/30/11	Deposit	70.00	1047.00
5/5/11	Withdrawal	30.00	1017.00
5/10/11	Deposit	120.00	1137.00
5/15/11	Withdrawal	55.00	1082.00
5/20/11	Deposit	100.00	1182.00
5/25/11	Withdrawal	45.00	1137.00
5/30/11	Deposit	80.00	1217.00
6/5/11	Withdrawal	25.00	1192.00
6/10/11	Deposit	130.00	1322.00
6/15/11	Withdrawal	60.00	1262.00
6/20/11	Deposit	110.00	1372.00
6/25/11	Withdrawal	50.00	1322.00
6/30/11	Deposit	90.00	1412.00
7/5/11	Withdrawal	35.00	1377.00
7/10/11	Deposit	140.00	1517.00
7/15/11	Withdrawal	65.00	1452.00
7/20/11	Deposit	120.00	1572.00
7/25/11	Withdrawal	55.00	1517.00
7/30/11	Deposit	100.00	1617.00
8/5/11	Withdrawal	40.00	1577.00
8/10/11	Deposit	150.00	1727.00
8/15/11	Withdrawal	70.00	1657.00
8/20/11	Deposit	130.00	1787.00
8/25/11	Withdrawal	60.00	1727.00
8/30/11	Deposit	110.00	1837.00
9/5/11	Withdrawal	45.00	1792.00
9/10/11	Deposit	160.00	1952.00
9/15/11	Withdrawal	75.00	1877.00
9/20/11	Deposit	140.00	2017.00
9/25/11	Withdrawal	65.00	1952.00
9/30/11	Deposit	120.00	2072.00
10/5/11	Withdrawal	50.00	2022.00
10/10/11	Deposit	170.00	2192.00
10/15/11	Withdrawal	80.00	2112.00
10/20/11	Deposit	150.00	2262.00
10/25/11	Withdrawal	70.00	2192.00
10/30/11	Deposit	130.00	2

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In case of Errors or Questions About Your Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1177, Lewiston, Maine 04243-1177 as soon as possible. We'll get you the information you need as fast as we can. If you need the FIRST bill on about a bill we've previously reported, you can telephone us, but there will not be postage paid return in your letter. Give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

- You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits

are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.

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Journal of Management Education 36(7)>

Page: 3 of 4
Statement Period: Dec 18 2017-Jan 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

2000-01-01

Checks Paid

No. Checks: 4

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	DEPT. NO.	SUBJECT	DATE	DEPT. NO.	AMOUNT
12/22	116	52.50	01/16	118	105.00
12/27	117	651.54	01/05	119	45.00
Subtotal:					345.00

Electronic Payments

DATE	DESCRIPTION	AMOUNT
12/22	TD ATM DEBIT, *****45184675656, AUT 122117 DDA WITHDRAW 159 MAIN ST LODI * NJ	500.00
12/22	DEBIT CARD PURCHASE, *****45184675656, AUT 122117 VISA DDA PUR BURGER KING 3027 LODI * NJ	13.67
12/26	TD ATM DEBIT, *****45184675656, AUT 122517 DDA WITHDRAW 150 MAIN ST LODI * NJ	400.00
12/26	DEBIT POS, *****45184675656, AUT 122417 DDA PURCHASE SHOPRITE PASSAIC S150 PASSAIC * NJ	30.44
12/27	DEBIT CARD PURCHASE, *****45184675656, AUT 122617 VISA DDA PUR THE MEDICINE SHOPPE 1416 SADDLE BROOK * NJ	240.00
12/27	DEBIT POS, *****45184675656, AUT 122617 DDA PURCHASE WM SUPERC WALKMART SUP GARFIELD * NJ	18.11
12/28	DEBIT POS, *****45184675656, AUT 122817 DDA PURCHASE THE HOME DEPOT 858 PATERSON * NJ	5.24
12/29	TD ATM DEBIT, *****45184675656, AUT 122817 DDA WITHDRAW 600 MARKET STREET ELMWOOD PARK * NJ	340.00
01/03	DEBIT POS, *****45184675656, AUT 010315 DDA PURCHASE P P WHOLESALE MARKET CLIFTON * NJ	170.00
01/03	DEBIT CARD PURCHASE, *****45184675656, AUT 010218 VISA DDA PUR NJMVC LODI LODI * NJ	71.50
01/05	DEBIT CARD PURCHASE, *****45184675656, AUT 010418 VISA DDA PUR OPTIMUM 8700 201 337 1112 * NJ	165.00
01/05	TD ATM DEBIT, *****45184675656, AUT 010418 DDA WITHDRAW 150 MAIN STREET LODI * NJ	100.00
01/11	DEBIT CARD PURCHASE, *****45184675656, AUT 011018 VISA DDA PUR CHARMOY DENTAL ASSOCIATE RANDOLPH * NJ	224.50
01/16	DEBIT CARD PURCHASE, *****45184675656, AUT 011218 VISA DDA PUR PASSAIC VALLEY WATER COM 973 3404336 * NJ	281.15
01/16	DEBIT CARD PURCHASE, *****45184675656, AUT 011218 VISA DDA PUR PASSAIC VALLEY WATER COM 973 3404336 * NJ	281.15
01/16	DEBIT CARD PURCHASE, *****45184675656, AUT 011118 VISA DDA PUR GARFIELD LUMBER MILLWO GARFIELD * NJ	205.62
	Subtotal:	3,057.25

Call 1-800-337-2000 for 24-hour Bank-by-Phone services or connect by www.tdbank.com



Bank

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STATEMENT ON ACCOUNT

NICHOLAS PEZZA
DIP CASE 16-33371 DIST NJ

Page: 4 of 4
Statement Period: Dec 18 2017-Jan 17 2018
Cust Ref #: 4340042657-039-T-###
Primary Account #: 434-0042657

DAILY ACCOUNT ACTIVITY

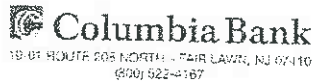
Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
12/27	DEBIT	850.00
Subtotal:		850.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
12/17	2,178.13	01/03	985.13
12/18	3,728.13	01/05	1,690.53
12/22	3,161.96	01/09	1,890.53
12/26	2,935.52	01/11	1,665.73
12/27	1,174.87	01/12	1,770.73
12/28	1,166.63	01/16	1,007.11
12/29	1,226.63		

Call 1-800-937-2600 for 24-hour Bank-by-Phone services or connect to www.tdbank.com
Bank Deposits: FDIC (Member FDIC) Bank of America, N.A. Member FDIC



Statement of Account
Statement Date Jan 01-Jan 31, 2018
Account Number 8000969846
Page 1 of 6

02 01 ADDRESS SERVICE REQUESTED
NICHOLAS PEZZA
NICKS LANDSCAPING
488 DEWEY AVE
SADDLE BROOK NJ 07663
04645
ynv43



Free. Simple. Secure. Columbia Bank's Digital Wallet Adds a High Tech Option to Pay!



21st century banking is here! With Columbia Bank's "Digital Wallet," your debit card is more manageable, more secure and more convenient than ever! Just load your Columbia Bank debit card information in your smartphone using Apple Pay®, Android Pay™ or Samsung Pay® free apps. And, when you are ready to pay for any purchase, simply tap your mobile device in front of a store's payment terminal and you're done. Tap and Pay. Paying for your purchases couldn't be easier!

SUMMARY OF ACCOUNTS

Business Free 8000969846 \$7,644.86 **Home Mortgage Solutions...Fast and Easy!**
Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates. Flexible terms...quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please visit us online or contact our Customer Service center at (800) 522-4167.

CHECKING

Business Free 8000969846
Previous Balance 3,084.37
33 Deposits/Credits 13,644.62
44 Debits 9,084.13
1 Checks 3,000.00
Service Charge 0.00
Current Balance 7,644.86
Account Title: NICHOLAS PEZZA
NICKS LANDSCAPING
Account Number 8000969846
Number of Enclosures 1
Statement Dates 01/01/2018 thru 01/31/2018
Days in the statement period 31

Transaction Activity

Date	Description	Amount	Balance
01/01	Beginning Balance		3,084.37
01/02	Point Of Sale Withdrawal Wal-Mart Super 5752 WAL-SAMS GARFIELD NJUS CARD# 0234	-87.62	2,996.75
01/02	Point Of Sale Deposit Wal-Mart Super 5752 WAL-SAMS GARFIELD NJUS CARD# 0234	63.06	3,059.81
01/02	Point Of Sale Withdrawal Wal-Mart Super 5752 WAL-SAMS GARFIELD NJUS CARD# 0234	-41.72	3,018.09
01/02	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	224.44	3,242.53
01/02	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	416.81	3,659.34

0465-21103



3067

rev 09-17



FDIC

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NO.	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL	\$

THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT

If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your Premium Overdraft or your CheckRight Overdraft Line of Credit.

Bank Balance Shown on this Statement

\$

ADD+

Deposits not credited on this Statement (If Any)

\$

SUBTOTAL

\$

SUBTRACT-

Checks Outstanding

\$

TOTAL

\$

Should agree with checkbook balance after adding interest and deducting service charges (if any) shown on your checking statement. Please report any difference to us within 10 days of receipt of this statement. If no difference is reported in 10 days, the account will be considered correct. Direct checking account inquiries to the branch servicing it or to our customer service center at 1-800-522-4167.

IMPORTANT NOTICE

1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
2. Close the entry door of any ATM facility so equipped.
3. Put away withdrawn cash before exiting any ATM facility.
4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

LOST OR STOLEN DEBIT CARD

To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167. Monday through Friday from 7:30am - 6:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

THE FOLLOWING DISCLOSURE RELATES TO ACCOUNTS THAT CAN BE ACCESSED VIA ELECTRONIC FUND TRANSFERS

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

Telephone us at 800-522-4167 (outside the Continental US call (201)796-3600) or write us at Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410. ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

YOU MUST PUT YOUR COMPLAINT OR QUESTION IN WRITING EVEN IF YOU CALL. IF WE DO NOT RECEIVE IT WITHIN 10 BUSINESS DAYS OF RECEIPT OF THIS STATEMENT, WE MAY NOT CREDIT YOUR ACCOUNT.

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

IMPORTANT INFORMATION REGARDING YOUR OVERDRAFT PROTECTION LINE OF CREDIT STATEMENT

"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan. Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to:
Columbia Bank
P.O. Box 947
Fair Lawn, NJ 07410

Send billing inquiries to:
Columbia Bank
Attn: Loan Accounting Department
19-01 Route 208 North
Fair Lawn, NJ 07410

THE FOLLOWING DISCLOSURE REQUIRED BY FEDERAL LAW APPLIES TO OVERDRAFT PROTECTION LINE OF CREDIT ACCOUNTS. IT DOES NOT APPLY TO COMMERCIAL LINE OF CREDIT ACCOUNTS.

BILLING RIGHTS SUMMARY

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- Account information: Your name and account number
- Dollar Amount
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.



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Transaction Activity

Date	Description	Amount	Balance
01/02	Point Of Sale Withdrawal Wal-Mart Store 3562 WAL-SAMS SADDLE BROOK NJUS CARD# 0234	-65.98	3,551.36
01/04	Point Of Sale Withdrawal WAWA 8335 GARFIELD NJUS CARD# 0234	-40.04	3,551.32
01/04	Point Of Sale Withdrawal EXXONMOBIL 47514MORRIS PLAINS NJUS CARD# 0234	-23.69	3,527.63
01/05	Point Of Sale Withdrawal USPS PO 33733606 SADDLE BROOK NJUS CARD# 0234	-49.00	3,480.63
01/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	293.84	3,774.47
01/05	External Withdrawal GEICO - GEICO PYMT		
01/08	Point Of Sale Withdrawal HARBOR FREIGHT 441 MARKET ST SADDLE BROOK NJUS CARD# 0234	-703.80	3,070.67
01/08	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-8.71	3,061.96
01/08	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-5.00	3,056.96
01/08	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-8.03	3,050.93
01/09	Point Of Sale Withdrawal LOWE'S #2328 PATERSON NJUS CARD# 0234	-20.11	3,030.82
01/09	Point Of Sale Withdrawal THE HOME DEPOT 7605 TONNELLE AVE N BERGEN NJUS CARD# 0234	-23.91	3,006.91
01/09	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-75.00	2,931.91
01/09	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-188.08	2,743.85
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	90.25	2,824.10
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	998.67	3,822.77
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	288.56	4,111.33
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	4,261.33
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	200.06	4,461.39
01/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	250.00	4,711.39
01/10	Point Of Sale Withdrawal DENNY'S AUTO REPAIRLMWOOD PARK NJUS CARD# 0234	-614.37	4,097.02
01/11	Point Of Sale Withdrawal NATIONAL WHOLESALE LODI NJUS CARD# 0234	-24.98	4,072.04
01/11	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-30.00	4,042.04
01/11	Descriptive Withdrawal 01/11/18 BR040 BANJ0221 ATM CORRECTION OF 01/09/18	-0.06	4,041.98
01/12	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-400.00	3,641.98
01/12	Point Of Sale Withdrawal ENVIRONMENTAL RENEWWOODLAND PARK NJUS CARD# 0234	-84.00	3,557.98
01/13	Point Of Sale Withdrawal THE HOME DEPOT 99 STATE ROUTE 17 LODI NJUS CARD# 0234	-35.63	3,522.35
01/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	555.75	4,078.10
01/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	384.75	4,462.85
01/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	320.63	4,783.48
01/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	277.88	5,061.36



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NATIONAL FDIC

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Transaction Activity

Date	Description	Amount	Balance
01/13	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	603.24	5,684.80
01/16	Point Of Sale Withdrawal HARBOR FREIGHT 441 MARKET ST SADDLEBROOK NJUS CARD# 0234	-1.70	5,682.90
01/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	523.69	6,186.59
01/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	598.13	6,784.72
01/17	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-23.42	6,761.30
01/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	374.06	7,135.36
01/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	2,000.00	9,135.36
01/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	470.25	9,605.61
01/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	275.28	9,880.89
01/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	299.25	10,180.14
01/17	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-41.01	10,139.13
01/18	Point Of Sale Withdrawal THE HOME DEPOT #095PASSAIC NJUS CARD# 0234	-3.33	10,135.80
01/18	Point Of Sale Withdrawal Garfield Lumber & M973-478-2160 NJUS CARD# 0234	-171.35	9,964.45
01/18	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	374.06	10,338.51
01/18	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	225.53	10,564.04
01/18	Point Of Sale Withdrawal HARBOR FREIGHT TOOLS SADDLE BROOK NJUS CARD# 0234	-17.65	10,546.39
01/18	Point Of Sale Withdrawal THE HOME DEPOT 75 MCLEAN BLVD PATERSON NJUS CARD# 0234	-26.61	10,519.78
01/19	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	10,019.78
01/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	427.50	10,447.28
01/19	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	192.36	10,639.64
01/19	Point Of Sale Withdrawal THE HOME DEPOT 75 MCLEAN BLVD PATERSON NJUS CARD# 0234	-36.07	10,603.57
01/19	Check 103	-3,000.00	7,603.57
01/22	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	480.94	8,084.51
01/22	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	281.88	8,366.39
01/23	Point Of Sale Withdrawal HARBOR FREIGHT 441 MARKET ST SADDLEBROOK NJUS CARD# 0234	-4.25	8,362.14
01/23	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-53.65	8,308.49
01/23	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-32.59	8,275.90
01/24	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	362.53	8,638.43
01/24	Point Of Sale Withdrawal THE HOME DEPOT 75 MCLEAN BLVD PATERSON NJUS CARD# 0234	-144.60	8,493.83

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Transaction Activity

Date	Description	Amount	Balance
01/26	Point Of Sale Withdrawal HARBOR FREIGHT 441 MARKET ST SADDLE BROOK NJUS CARD# 0234	-7.55	8,486.16
01/27	Point Of Sale Withdrawal P & P WHOLESALE 441 GETTY AVENUE CLIFTON NJUS CARD# 0234	-70.00	8,416.16
01/27	Point Of Sale Withdrawal WAWA 8335 GARFIELD NJUS CARD# 0234	-75.00	8,341.16
01/29	Point Of Sale Withdrawal THE HOME DEPOT #095PASSAIC NJUS CARD# 0234	-162.20	8,178.96
01/29	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	577.13	8,756.11
01/29	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	374.06	9,130.17
01/29	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	347.34	9,477.51
01/29	Point Of Sale Withdrawal MR BRUNO'S PIZZERIA SADDLE BROOK NJUS CARD# 0234	-25.10	9,452.41
01/29	External Withdrawal NJ S&U WEB PMT - NJWEB55 TXP*B593142399000*04120*170930*T*96250*****PEZZA 91000013832049	-962.50	8,489.91
01/29	External Withdrawal NJ S&U WEB PMT - NJWEB55 TXP*B593142399000*04120*171231*T*110000*****PEZZA 91000013832050	-1,100.00	7,389.91
01/30	Point Of Sale Withdrawal QUICK CHEK CORPORAT LODI NJUS CARD# 0234	-42.74	7,347.17
01/30	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	352.69	7,699.86
01/31	Point Of Sale Withdrawal EZPASS PREPAID TOLL 800-333-8555 NYUS CARD# 0234	-55.00	7,644.86

CHECKS IN NUMBER ORDER

Date	Check No	Amount
01/19	103	3,000.00

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



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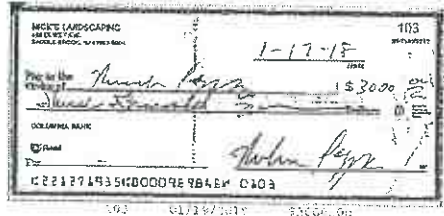
MEMBER FDIC

 **Columbia Bank**
10-01 ROUTE 200 NORTH - EAST LANSING, MI 48010
(800) 522-4167

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Check: 0



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Nick Pezza
Nick's Landscaping

Month SAN 2018

Day	Monday	Customer Name	Old Balance	Billed	Received	Owed
		SAN <u>Sobora</u>	721.41	0	350.00	371.41
		Solarino	1079.44	1.00	0	1078.44
		Villani	622.31	0	0	622.31
		Mindszenky	106.00	0	106.00	0
		Reive	245.88	0	0	245.88
		Marmolejos	235.13	0	235.13	0
		Stamplener	267.19 192.38	0	0	267.19
		Kasternm	192.38	0	0	192.38
Tuesday		Insler	524.87 897.43	0	300.00	434.82
		Darvey	897.43	0	0	897.43

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Nick Pezza
Nick's Landscaping

Month Jan. 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Tuesday	Zotto	457.68	0	174.06	283.62
	Francisco	192.38	42.20	0	192.38
	Karinetz	395.44	0	395.44	0
	Toth	956.16	0	0	956.16
	DeMichele	213.73	0	0	213.73
	Miron	865.69	0	865.69	0
	Colgan	192.38	0	0	192.38
Wed	He	598.50	0	598.50	0
	Pavichai	373.93	0	0	373.93
	Zwirski	968.78	0	0	968.78
	Begosh	128.25	0	0	128.25

Nick Pezza
Nick's Landscaping

Month SEP. 2018

Day	Wednesday	Customer Name	Old Balance	Billed	Received	Owed
		<u>Lohmeyer</u>	<u>2810.47</u>	<u>0</u>	<u>240.47</u>	<u>0</u>
		Andrezzi	390.09	1,050	390.09	650
		Carlor	339.26	0	0	339.26
		East Lake	213.75	0	0	213.75
		Vogel	293.91	0	293.91	0
		Pruzinsky	283.22	0	283.22	0
		Barnes	496.59	0	0	496.59
Thursday		Messano	347.34	0	347.34	0
		Polisse	379.41	0	379.41	0
		Yachnick	940.44	0	0	940.44

Nick Pezza
Nick's Landscaping

Month Jan 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Thursday	Thompson	1788.78	0	0	1788.78
	Fowler	443.53	0	0	443.53
	pearl	448.88	0	0	448.88
	Ma Kaufmann	240.39	0	0	240.39
	Capizzi	363.38	0	363.38	0
	Carriello	320.63	0	0	320.63
	Dautner	171.00	0	0	171.00
	Endurance Permanent cosmetics LLC	506.84	0	0	506.84
	Wolf	256.50	0	256.50	0
	Sordan	288.56	0	288.56	288.56

Nick Pezza
Nick's Landscaping

Month JAN 2018

Day	Customer Name	Old Balance	Billed	Received	Owed
Thursday	Alexander	128.25	0	0	128.25
Friday	Zander	256.50	0	0	256.50
	Karus	299.25	0	0	299.25
	Holmes	352.69	0	0	352.69
	Mess	256.50	0	0	256.50
	Katary	783.22	0	783.22	0
	Sobala	299.25	0	0	299.25
	Codu	235.13	0	235.13	0
	Moodie	256.50	0	0	256.50
	Ludwig	170.82	0	150.00	20.82

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